

U.S. PATENT AND TRADEMARK OFFICE

FORM PTO-1390 (Modified)
(REV 11-2000)

U.S. DEPARTMENT OF COMMERCE

COMMERCE PATENT AND TRADEMARK OFFICE

ATTOR

S DOCKET NUMBER

MAF-10002/22

U.S. APPLICATION NO. (IF KNOWN, SEE 37 CFR 1.5)

TRANSMITTAL LETTER TO THE UNITED STATES
DESIGNATED/ELECTED OFFICE (DO/EO/US)
CONCERNING A FILING UNDER 35 U.S.C. 371INTERNATIONAL APPLICATION NO.
PCT/US00/13124INTERNATIONAL FILING DATE
12 MAY 2000PRIORITY DATE CLAIMED
12 MAY 1999

TITLE OF INVENTION

ANONYMOUS ON-LINE CASH MANAGEMENT SYSTEM

APPLICANT(S) FOR DO/EO/US

FRANKEL, MARVIN A.

Applicant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information:

1. This is a **FIRST** submission of items concerning a filing under 35 U.S.C. 371.
2. This is a **SECOND** or **SUBSEQUENT** submission of items concerning a filing under 35 U.S.C. 371.
3. This is an express request to begin national examination procedures (35 U.S.C. 371(f)). The submission must include items (5), (6), (9) and (24) indicated below.
4. The US has been elected by the expiration of 19 months from the priority date (Article 31).
5. A copy of the International Application as filed (35 U.S.C. 371 (c) (2))
 - a. is attached hereto (required only if not communicated by the International Bureau).
 - b. has been communicated by the International Bureau.
 - c. is not required, as the application was filed in the United States Receiving Office (RO/US).
6. An English language translation of the International Application as filed (35 U.S.C. 371(c)(2))
 - a. is attached hereto.
 - b. has been previously submitted under 35 U.S.C. 154(d)(4).
7. Amendments to the claims of the International Application under PCT Article 19 (35 U.S.C. 371 (c)(3))
 - a. are attached hereto (required only if not communicated by the International Bureau).
 - b. have been communicated by the International Bureau.
 - c. have not been made; however, the time limit for making such amendments has NOT expired.
 - d. have not been made and will not be made.
8. An English language translation of the amendments to the claims under PCT Article 19 (35 U.S.C. 371(c)(3)).
9. An oath or declaration of the inventor(s) (35 U.S.C. 371 (c)(4)).
10. An English language translation of the annexes to the International Preliminary Examination Report under PCT Article 36 (35 U.S.C. 371 (c)(5)).
11. A copy of the International Preliminary Examination Report (PCT/IPEA/409).
12. A copy of the International Search Report (PCT/ISA/210).

Items 13 to 20 below concern document(s) or information included:

13. An Information Disclosure Statement under 37 CFR 1.97 and 1.98.
14. An assignment document for recording. A separate cover sheet in compliance with 37 CFR 3.28 and 3.31 is included.
15. A **FIRST** preliminary amendment.
16. A **SECOND** or **SUBSEQUENT** preliminary amendment.
17. A substitute specification.
18. A change of power of attorney and/or address letter.
19. A computer-readable form of the sequence listing in accordance with PCT Rule 13ter.2 and 35 U.S.C. 1.821 - 1.825.
20. A second copy of the published international application under 35 U.S.C. 154(d)(4).
21. A second copy of the English language translation of the international application under 35 U.S.C. 154(d)(4).
22. Certificate of Mailing by Express Mail
23. Other items or information:

1. Copy of the Notification of Missing Requirements Under 35 U.S.C. 371
2. Acknowledgement postcard

PETITION
EXHIBIT C

U.S. APPLICATION NO. (IF KNOWN, SEE 37 CFR 1.5)	INTERNATIONAL APPLICATION NO. PCT/US00/13124	ATTORNEY'S DOCKET NUMBER MAF-10002/22
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24. The following fees are submitted:

BASIC NATIONAL FEE (37 CFR 1.492 (a) (1) - (5)):

<input type="checkbox"/> Neither international preliminary examination fee (37 CFR 1.482) nor international search fee (37 CFR 1.445(a)(2)) paid to USPTO and International Search Report not prepared by the EPO or JPO	\$1040.00
<input type="checkbox"/> International preliminary examination fee (37 CFR 1.482) not paid to USPTO but International Search Report prepared by the EPO or JPO	\$890.00
<input type="checkbox"/> International preliminary examination fee (37 CFR 1.482) not paid to USPTO but international search fee (37 CFR 1.445(a)(2)) paid to USPTO	\$740.00
<input type="checkbox"/> International preliminary examination fee (37 CFR 1.482) paid to USPTO but all claims did not satisfy provisions of PCT Article 33(1)-(4)	\$710.00
<input type="checkbox"/> International preliminary examination fee (37 CFR 1.482) paid to USPTO and all claims satisfied provisions of PCT Article 33(1)-(4)	\$100.00

ENTER APPROPRIATE BASIC FEE AMOUNT =

Surcharge of \$130.00 for furnishing the oath or declaration later than 20 30 months from the earliest claimed priority date (37 CFR 1.492 (e)).

\$0.00

\$0.00

CLAIMS	NUMBER FILED	NUMBER EXTRA	RATE	
Total claims	7 - 20 =	0	x \$18.00	\$0.00
Independent claims	2 - 3 =	0	x \$84.00	\$0.00
Multiple Dependent Claims (check if applicable).			<input type="checkbox"/>	\$0.00

TOTAL OF ABOVE CALCULATIONS =

\$0.00

Applicant claims small entity status. See 37 CFR 1.27). The fees indicated above are reduced by 1/2.

\$0.00

SUBTOTAL =

\$0.00

Processing fee of \$130.00 for furnishing the English translation later than 20 30 months from the earliest claimed priority date (37 CFR 1.492 (f)).

+

\$0.00

TOTAL NATIONAL FEE =

\$0.00

Fee for recording the enclosed assignment (37 CFR 1.21(h)). The assignment must be accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31) (check if applicable).

\$0.00

TOTAL FEES ENCLOSED =

\$0.00

Amount to be:	\$
refunded	
charged	\$

- A check in the amount of _____ to cover the above fees is enclosed.
- Please charge my Deposit Account No. _____ in the amount of _____ to cover the above fees. A duplicate copy of this sheet is enclosed.
- The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Deposit Account No. 07-1180 A duplicate copy of this sheet is enclosed.
- Fees are to be charged to a credit card. WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

NOTE: Where an appropriate time limit under 37 CFR 1.494 or 1.495 has not been met, a petition to revive (37 CFR 1.137(a) or (b)) must be filed and granted to restore the application to pending status.

SEND ALL CORRESPONDENCE TO:

Ellen S. Cogen
Gifford, Krass, Groh, Sprinkle,
Anderson & Cikowski, P.C.
280 N. Old Woodward Avenue, Suite 400
Birmingham, MI 48009-5394
(248) 647-6000

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OCT 01 2003

OFFICE OF PETITIONS

SIGNATURE

Ellen S. Cogen

NAME

38,109

REGISTRATION NUMBER

1/13/02

DATE

PCT

The received stamp of the U.S. Receiving Office imprinted hereon acknowledges the filing of:

Transmittal Letter PCT Request _____ Page(s)

Fee Calculation Sheet

_____ Page(s) Specifications

_____ Page(s) Claims

_____ Page(s) Abstract

_____ Sheets of Drawings

Chapter II Demand Amendment (Article _____) _____ Page(s)

Invitation to Correct Defects Power of Attorney Check _____

Other: Executed Declaration

Applicant: Frankel Date Received: 23 JAN 2002

Serial/Reg. No. PCT/US00/13124 Atty Docket No. MAF-10002/22

Date: 1-23-02 Date Due: 3-4-02

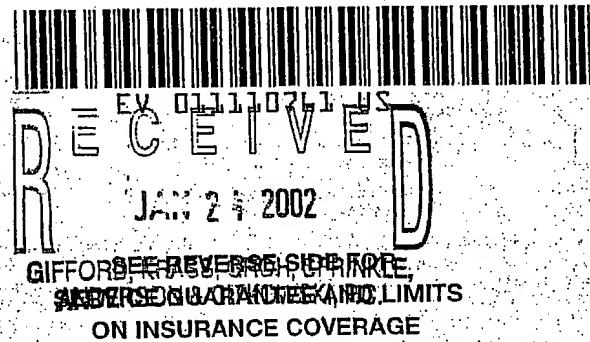
Cert. Of Mailing/Express Mail EVO 11110761 US ESC/JK/CR

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EXPRESS MAIL UNITED STATES POSTAL SERVICE®		POST OFFICE TO ADDRESSEE		
ORIGIN (POSTAL USE ONLY)		DESTINATION		
PO ZIP Code <u>48012</u>	Day of Delivery <input checked="" type="checkbox"/> Next <input type="checkbox"/> Second	Flat Rate Envelope <input type="checkbox"/>		
Date In <u>01/23/02</u>	Mo. <input type="checkbox"/> Day <input type="checkbox"/> Year	Postage <u>\$ 1.55</u>		
Time In <u>165</u>	AM <input type="checkbox"/> PM <input checked="" type="checkbox"/>	Military <input type="checkbox"/> 12 Noon <input type="checkbox"/> 3 PM		
Weight lbs. <u>2</u> ozs. <u>0</u>	2nd Day <input type="checkbox"/> 3rd Day <input type="checkbox"/>	Return Receipt Fee <input type="checkbox"/>		
No Delivery <input type="checkbox"/> Weekend <input type="checkbox"/> Holiday	Int'l Alpha Country Code <u>5</u>	COD Fee	Insurance Fee	
CUSTOMER USE ONLY		Acceptance Clerk Initials <u>JK</u>		
METHOD OF PAYMENT: Express Mail Corporate Acct. No. <u>X480320</u>		Total Postage & Fees <u>\$ 1.55</u>		



FROM: (PLEASE PRINT) <u>248-647-6000</u>	TO: (PLEASE PRINT) <u>ASSISTANT COMMISSIONER FOR PATENTS WASHINGTON</u>	PHONE: <u>703-305-9262</u>
Express Mail Corporate Acct. No. <u>X480320</u>	Federal Agency Acct. No. or Postal Service Acct. No.	PHONE: <u>DC 20231-000</u>
GIFFORD-KRASS, GROH & ASSOC PC 280 N OLD WOODWARD AVE STE 400 BIRMINGHAM MI 48009-5994 PCT-10002/22 ESC/JK/CR		Box PCT

PATENT

The received stamp of the U.S. Patent and Trademark Office imprinted hereon acknowledges the filing of:

Transmittal Letter New Patent Application
 Page(s) Specifications Page(s) Claims
 Page(s) Abstract Sheets of Drawings
 Small Entity Declaration Declaration & Power of Atty
 IDS, PTO 1449 & Patents Assignment & Recordation Cover Sheet
 Amendment/Response Check _____

Other: Petition to Withdraw Holding of Abandonment
with Exhibit A, B & C

Inventor: Marvin A. Frenkel

Serial/Reg. No. 09/979,570 Atty Docket No. MAF-10002/22
Date: November 26, 2002 Date Due: _____

Cert. Of Mailing/Express Mail Label No. EV205774930US

AM

JL

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Commissioner for Patents
Washington, DC 20231
www.uspto.gov

APPLICATION NUMBER	FILING DATE	GRP ART UNIT	FIL FEE REC'D	ATTY.DOCKET.NO	DRAWINGS	TOT CLAIMS	IND CLAIMS
09/979,570	11/26/2002	3621	115	MAF-10002/22	1	7	3

CONFIRMATION NO. 6028

25006
GIFFORD, KRASS, GROH, SPRINKLE
ANDERSON & CITKOWSKI, PC
280 N OLD WOODARD AVE
SUITE 400
BIRMINGHAM, MI 48009

FILING RECEIPT



OC000000009656854

Date Mailed: 03/19/2003

Receipt is acknowledged of this regular Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please write to the Office of Initial Patent Examination's Filing Receipt Corrections, facsimile number 703-746-9195. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections (if appropriate).

Applicant(s)

Marvin A. Frankel, Huntington, MI;

Domestic Priority data as claimed by applicant

This application is a 371 of PCT/US00/13124 05/12/2000

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Foreign Applications

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Projected Publication Date: None, application is not eligible for pre-grant publication

Non-Publication Request: No

Early Publication Request: No

Title

Anonymous on-line cash management system

Preliminary Class

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GIFFORD, KRASS, GROH, SPRINKLE,
ANDERSON & CITKOWSKI, P.C.

**LICENSE FOR FOREIGN FILING UNDER
Title 35, United States Code, Section 184
Title 37, Code of Federal Regulations, 5.11 & 5.15**

GRANTED

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

This license is to be retained by the licensee and may be used at any time on or after the effective date thereof unless it is revoked. This license is automatically transferred to any related applications(s) filed under 37 CFR 1.53(d). This license is not retroactive.

The grant of a license does not in any way lessen the responsibility of a licensee for the security of the subject matter as imposed by any Government contract or the provisions of existing laws relating to espionage and the national security or the export of technical data. Licensees should apprise themselves of current regulations especially with respect to certain countries, of other agencies, particularly the Office of Defense Trade Controls, Department of State (with respect to Arms, Munitions and Implements of War (22 CFR 121-128)); the Office of Export Administration, Department of Commerce (15 CFR 370.10 (j)); the Office of Foreign Assets Control, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

NOT GRANTED

No license under 35 U.S.C. 184 has been granted at this time, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" DOES NOT appear on this form. Applicant may still petition for a license under 37 CFR 5.12, if a license is desired before the expiration of 6 months from the filing date of the application. If 6 months has lapsed from the filing date of this application and the licensee has not received any indication of a secrecy order under 35 U.S.C. 181, the licensee may foreign file the application pursuant to 37 CFR 5.15(b).

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UNITED STATES PATENT AND TRADEMARK OFFICE

Commissioners for Patents, Box PCT
 United States Patent and Trademark Office
 Washington, D.C. 20231
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U.S. APPLICATION NUMBER NO.	FIRST NAMED APPLICANT	ATTY. DOCKET NO.
09/979,570	Marvin A. Frankel	MAF-10002/22
INTERNATIONAL APPLICATION NO.		
PCT/US00/13124		
IA. FILING DATE		PRIORITY DATE
05/12/2000		
CONFIRMATION NO. 6028		
371 ACCEPTANCE LETTER		
 [*] OC00000009656855*		

Date Mailed: 03/19/2003

**NOTICE OF ACCEPTANCE OF APPLICATION UNDER 35 U.S.C 371 AND 37 CFR 1.494
OR 1.495**

The applicant is hereby advised that the United States Patent and Trademark Office in its capacity as a Designated Office (37 CFR 1.494), has determined that the above identified international application has met the requirements of 35 U.S.C. 371, and is ACCEPTED for national patentability examination in the United States Patent and Trademark Office.

The United States Application Number assigned to the application is shown above and the relevant dates are:

11/26/2002

DATE OF RECEIPT OF 35 U.S.C. 371(c)(1), (c)(2) and
(c)(4) REQUIREMENTS

11/26/2002

DATE OF RECEIPT OF ALL 35 U.S.C.
REQUIREMENTS

A Filing Receipt (PTO-103X) will be issued for the present application in due course. **THE DATE APPEARING ON THE FILING RECEIPT AS THE " FILING DATE" IS THE DATE ON WHICH THE LAST OF THE 35 U.S.C. 371 REQUIREMENTS HAS BEEN RECEIVED IN THE OFFICE. THIS DATE IS SHOWN ABOVE.** *The filing date of the above identified application is the international filing date of the international application (Article 11(3) and 35 U.S.C. 363).* Once the Filing Receipt has been received, send all correspondence to the Group Art Unit designated thereon.

The following items have been received:

- o U.S. Basic National Fee
- o Copy of IPE Report
- o Copy of references cited in ISR
- o Copy of the International Application
- o Copy of the International Search Report
- o Oath or Declaration
- o Request for Immediate Examination
- o Small Entity Statement

Applicant is reminded that any communications to the United States Patent and Trademark Office must be mailed to the address given in the heading and include the U.S. application no. shown above (37 CFR 1.5)

DEBORAH D WILLIAMS

Telephone: (703) 305-3744

PART 1 - ATTORNEY/APPLICANT COPY

FORM PCT/DO/EO/903 (371 Acceptance Notice)



Commissioner for Patents
Washington, DC 20231
www.uspto.gov

APPLICATION NUMBER	FILING DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
09/979,570		Marvin A. Frankel	MAF-10002/22

25006
GIFFORD, KRASS, GROH, SPRINKLE
ANDERSON & CITKOWSKI, PC
280 N OLD WOODARD AVE
SUITE 400
BIRMINGHAM, MI 48009

CONFIRMATION NO. 6028

WITHDRAWAL NOTICE



OC000000009650654

Date Mailed: 03/19/2003

WITHDRAWAL OF PREVIOUSLY SENT NOTICE

The Notice of Abandonment mailed on 11/15/2002 was sent in error and is hereby withdrawn. A Filing Receipt is enclosed. The Office regrets any inconvenience the error may have caused.

*A copy of this notice **MUST** be returned with the reply.*

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 1 - ATTORNEY/APPLICANT COPY